

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

In re **JOSEPH GERARD FOURNIER, JR.**
and
MARIE LOUISE FOURNIER

Case No. **07-44067-abf**
Chapter **7**

_____/ Debtor
Attorney for Debtor: **KENNETH P. EITEL, JR.**

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ 900.00
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 900.00
 - c) The unpaid balance due and payable is \$ 0.00
3. \$ 274.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: **11/29/2007**

Respectfully submitted,

X /s/ **KENNETH P. EITEL, JR.**
Attorney for Petitioner: **KENNETH P. EITEL, JR.**
KENNETH P. EITEL, JR
The Englewood Court Building
401 NW Englewood Rd., Ste. 100
Kansas City MO 64118

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

In re **JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER**

Case No. **07-44067-abf**
Chapter **7**

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 2,937.87		
C-Property Claimed as Exempt	Yes	2			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	25		\$ 69,882.96	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,231.51
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,229.00
TOTAL		37	\$ 2,937.87	\$ 69,882.96	

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI

In re *JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER*

Case No. *07-44067-abf*
Chapter *7*

_____/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,231.51
Average Expenses (from Schedule J, Line 18)	\$ 4,229.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,430.66

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 69,882.96
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 69,882.96

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER
Debtor

Case No. 07-44067-abf
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 38 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 11/29/2007

Signature /s/ JOSEPH GERARD FOURNIER, JR.
JOSEPH GERARD FOURNIER, JR.

Date: 11/29/2007

Signature /s/ MARIE LOUISE FOURNIER
MARIE LOUISE FOURNIER

(if known)

SCHEDULE A-REAL PROPERTY

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption		Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C		
None				None
		TOTAL \$ (Report also on Summary of Schedules.)		0.00

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER / DebtorCase No. 07-44067-abf

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Cash in pocket - \$20.00</i> <i>Location: In debtor's possession</i>	J	\$ 20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Bank of America, Belton MO; Individual Checking account, number ***13.</i> <i>Location: In debtor's possession</i>	W	\$ 10.82
		<i>Bank of America, Belton MO; Individual checking account, #**8217;</i> <i>Location: In debtor's possession</i>	H	\$ 44.05
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Linens & towels - \$20.00; Dishes, flatware, glasses - \$40.00; Cookware and bakeware - \$40.00; Small appliances - \$60.00; Microwave - \$20.00; Personal home tools - \$25.00; Two small tables - \$10.00; Four lamps - \$20.00; Sofa & two chairs - \$50.00; Television - \$50.00; Entertainment center - \$30.00; Table with four chairs - \$30.00; DVD Player & VCR - \$50.00; Bed and dresser - \$75.00; Sewing machine - \$20.00</i> <i>Location: In debtor's possession</i>	J	\$ 550.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Wall decorations - \$25.00; Knick knacks - \$25.00; Reading books - \$10.00</i> <i>Location: In debtor's possession</i>	J	\$ 60.00
6. Wearing apparel.		<i>Lady's clothes, shoes, coats - \$150.00; Man's clothes, shoes, coats - \$75.00</i> <i>Location: In debtor's possession</i>	J	\$ 225.00

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER / DebtorCase No. 07-44067-abf

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		<i>Man's wedding band - \$10.00; Lady's wedding band - \$25.00; Two watches - \$10.00; Costume jewelry - \$20.00 Location: In debtor's possession</i>	J	\$ 65.00
8. Firearms and sports, photographic, and other hobby equipment.		<i>Miscellaneous art supplies - \$100.00; Digital camera - \$30.00; 35 mm camera - \$15.00 Location: In debtor's possession</i>	J	\$ 145.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER / DebtorCase No. 07-44067-abf

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles.		<i>1994 Dodge Intrepid; Mileage 107,000; Fair condition</i> <i>Location: In debtor's possession</i>	J	\$ 866.00
		<i>1996 Geo Metro; Mileage 141,000; Average condition</i> <i>Location: In debtor's possession</i>	J	\$ 677.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		<i>Computer, monitor, printer - \$250.00; Computer desk & chair - \$25.00</i> <i>Location: In debtor's possession</i>	J	\$ 275.00
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
Total ➡				\$ 2,937.87

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER / DebtorCase No. 07-44067-abf

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

(Check one box)

☐ 11 U.S.C. § 522(b) (2):☒ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash in pocket - \$20.00	R. S. Mo. 513.430(3)	\$ 20.00	\$ 20.00
Bank of America, Belton MO; Individual Checking account	R. S. Mo. 513.430(3)	\$ 10.82	\$ 10.82
Bank of America, Belton MO; Individual checking account, #**8217	R. S. Mo. 513.430(3)	\$ 44.05	\$ 44.05
Linens & towels - \$20.00; Dishes, flatware, glasses - \$40.00; Co	R. S. Mo. 513.430(1)	\$ 550.00	\$ 550.00
Wall decorations - \$25.00; Knick knacks - \$25.00; Reading books	R. S. Mo. 513.430(1)	\$ 60.00	\$ 60.00
Lady's clothes, shoes, coats - \$150.00; Man's clothes, shoes, co	R. S. Mo. 513.430(1)	\$ 225.00	\$ 225.00
Man's wedding band - \$10.00; Lady's wedding band - \$25.00; Two w	R. S. Mo. 513.430(2)	\$ 65.00	\$ 65.00
Miscellaneous art supplies - \$100.00; Digital camera - \$30.00; 3	R. S. Mo. 513.430(1)	\$ 145.00	\$ 145.00
1994 Dodge Intrepid; Mileage 107,000; Fair condition	R. S. Mo. 513.430(5)	\$ 866.00	\$ 866.00
1996 Geo Metro; Mileage 141,000; Average condition	R. S. Mo. 513.430(5)	\$ 677.00	\$ 677.00

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER / DebtorCase No. 07-44067-abf

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Computer, monitor, printer - \$250.00; Computer desk & chair - \$2	R. S. Mo. 513.430(1)	\$ 275.00	\$ 275.00

Official Form 6D (10/06) West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,
Debtor(s)

Case No. 07-44067-abf
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Co-Debtor H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:							
	Value:						
Account No:							
	Value:						
Account No:							
	Value:						
No continuation sheets attached							
						\$ 0.00	\$ 0.00
						\$ 0.00	\$ 0.00

Subtotal \$
(Total of this page)
Total \$
(Use only on last page)

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,Case No. 07-44067-abf

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

Official Form 6F (10/06) West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,Case No. 07-44067-abf

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6507 Creditor # : 1 American General Finance 12903 South US Highway 71 Suite 1 Grandview MO 64030	J	February 2006 Personal Loan				\$ 619.00
Account No: 6507 Representing: American General Finance		American General Finance PO Box 3212 Evansville IN 47731-3212				
Account No: 6507 Representing: American General Finance		American General Finance Payment Processing Center PO Box 4182 Carol Stream IL 60197-4182				
Account No: 6507 Representing: American General Finance		American General Finance PO Box 59 Evansville IN 47701				
Subtotal \$						\$ 619.00
Total \$						

24 continuation sheets attached

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: N/A Creditor # : 2 AT&T Telephone Service PO Box 6920 The Lakes NV 88901-6920		J 2005				\$ 91.05
Account No: N/A Representing: AT&T		AT&T Correspondence PO Box 68056 Anaheim Hills CA 92817-8056				
Account No: N/A Representing: AT&T		AT&T PO Box 78628 Phoenix AZ 85062				
Account No: N/A Representing: AT&T		AT&T PO Box 8214 Aurora IL 60572-8214				
Account No: N/A Representing: AT&T		Southwest Credit Systems Inc. 5910 West Plano Parkway Suite 100 Plano TX 75093				
Account No: N/A Representing: AT&T		Southwest Credit Systems Inc. PO Box 115151 Carrollton TX 75011-5151				
Sheet No. 1 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ 710.05 Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 2620 Creditor # : 3 Bank of America PO Box 660687 Dallas TX 75266		J May 2005 Credit Card Account				\$ 2,568.00
Account No: 2620 Representing: Bank of America		Bonded Collection Corporation 29 East Madison Street Suite 1650 Chicago IL 60602				
Account No: 2620 Representing: Bank of America		Bank of America Bankruptcy Department PO Box 970 Norfolk VA 23509				
Account No: 2620 Representing: Bank of America		Bank of America Bankruptcy Dept. NC4-105-03-14 PO Box 26012 Greensboro NC 27420-6012				
Account No: 2620 Representing: Bank of America		Bank of America Recovery Management 100 North Broadway St. Louis MO 63102-2738				
Account No: 2921 Creditor # : 4 Bank of America 4060 Ogletown DE5-019-03-07 Newark DE 19713	J	2006 Credit Card Account				\$ 3,896.00
Sheet No. <u>2</u> of <u>24</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ <u>\$ 6,464.00</u> Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 2921 Representing: Bank of America		Bank of America PO Box 831400 Dallas TX 75283-1400				
Account No: 2921 Representing: Bank of America		Bank of America PO Box 2930 Phoenix AZ 85062-2930				
Account No: 2921 Representing: Bank of America		Bank of America Bankruptcy Department PO Box 970 Norfolk VA 23509				
Account No: 4134 Creditor # : 5 Best Buy Co., Inc. PO Box 5238 Carol Stream IL 60197-5238	J	June 2005 Credit Card Account				\$ 1,546.00
Account No: 4134 Representing: Best Buy Co., Inc.		Best Buy PO Box 15521 Wilmington DE 19850				
Account No: 4134 Representing: Best Buy Co., Inc.		Best Buy Company Inc. 90 Christiana Road New Castle DE 19720				
Sheet No. 3 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal \$	\$ 1,546.00	Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 4134		Best Buy Company, Inc. PO Box 9312 Minneapolis MN 55440-9312				
Representing: Best Buy Co., Inc.						
Account No: 9542 Creditor # : 6 Blue Cross Blue Shield of KC One Pershing Square 2301 Main Kansas City MO 64108	J	September 2007 Prescription Coverage				\$ 61.30
Account No: 9542 Representing: Blue Cross Blue Shield of KC		Blue Cross Blue Shield of KC PO Box 419169 Kansas City MO 64141				
Account No: 4787 Creditor # : 7 BMG Music Services Customer Service Center PO Box 91310 Indianapolis IN 46291-0310	J	2003 Music Club				\$ 25.77
Account No: 4787 Representing: BMG Music Services		BMG Music Service PO Box 91501 Customer Service Center Indianapolis IN 46291				
Account No: 4787 Representing: BMG Music Services		BMG Music Service PO Box 91160 Indianapolis IN 46291-0160				
Sheet No. 4 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$			\$ 87.07
			Total \$			

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						

Account No: **4787**

Representing: BMG Music Services		Retrieval Masters Creditors 2269 South Saw Mill River Road Building 3 Elmsford NY 10523				
Account No: 9143 Creditor # : 8 Capital One Bankruptcy Processing PO Box 85147 Richmond VA 23276	J	May 2005 Credit Card Account				\$ 2,098.00
Account No: 9143 Representing: Capital One		Capital One PO Box 790216 St. Louis MO 63179				
Account No: 9143 Representing: Capital One		Capital One Credit Services Solutions PO Box 2409 Houston TX 77252				
Account No: 9143 Representing: Capital One		Capital One Bankruptcy Correspondence PO Box 5155 Norcross GA 30091				
Account No: 9143 Representing: Capital One		NCO Financial Services Corporate Office PO Box 13570 Philadelphia PA 19101				

Sheet No. 5 of 24 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 2,098.00**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 9143 Representing: Capital One		NCO Financial Services PO Box 61247 Department 64 Virginia Beach VA 23466				
Account No: 9143 Representing: Capital One		NCO Financial Systems PO Box 967 Horsham PA 19044				
Account No: 9143 Representing: Capital One		Allied Interstate Special Services Division PO Box 361445 Columbus OH 43236				
Account No: 9143 Representing: Capital One		Allied Interstate PO Box 85015 Richmond VA 23276				
Account No: 9143 Representing: Capital One		Allied Interstate 12655 North Central Expressway Suite 925 Dallas TX 75253				
Account No: 8812 Creditor # : 9 Capital One Bankruptcy Processing PO Box 85147 Richmond VA 23276	J	May 2005 Credit Card Account				\$ 3,980.00
Sheet No. 6 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ Total \$ \$ 3,980.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 8812 Representing: Capital One		Capital One 15000 Capital One Drive Richmond VA 23238				
Account No: 8812 Representing: Capital One		Capital One PO Box 790216 St. Louis MO 63179-0216				
Account No: 8812 Representing: Capital One		Capital One Credit Services Solutions PO Box 2409 Houston TX 77252				
Account No: 8812 Representing: Capital One		TSYS Total Debt Management Inc PO Box 6700 Norcross GA 30091-6700				
Account No: 4475 Creditor # : 10 Childrens Mercy Hospital Patient Accounts Department PO Box 804435 Kansas City MO 64180-4435	J	May 2007 Medical Bills				\$ 310.00
Account No: 4475 Representing: Childrens Mercy Hospital		Childrens Mercy Hospital 5808 West 110th Street Overland Park KS 66211				
Sheet No. 7 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ Total \$ \$ 310.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 4475 Representing: <i>Childrens Mercy Hospital</i>		<i>Childrens Mercy Hospital 2401 Gillham Road Kansas City MO 64108</i>				
Account No: 4475 Representing: <i>Childrens Mercy Hospital</i>		<i>Childrens Mercy Hospital PO Box 27-465 Kansas City MO 64180-4435</i>				
Account No: 1521 Creditor # : 11 Citibank 701 East 60th Street N Sioux Falls SD 57104	J	2006 Unsecured Student Loan				\$ 13,315.00
Account No: 1521 Representing: Citibank		Citibank PO Box 688917 Des Moines IA 50368				
Account No: 1521 Representing: Citibank		Citibank Bankruptcy Claims 7920 Northwest 110th Street Kansas City MO 64153				
Account No: 1521 Representing: Citibank		CitiBank PO Box 91600 Albuquerque NM 87199				
Sheet No. 8 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ Total \$ \$ 13,315.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 1520 Creditor # : 12 Citibank 701 East 60th Street N Sioux Falls SD 57104		W 2006 Unsecured Student Loan				\$ 10,275.00
Account No: 1520 Representing: Citibank		Citibank 111 Sylvan Avenue Englewood Cliffs NJ 07632				
Account No: 1520 Representing: Citibank		Citibank Bankruptcy Claims 7920 Northwest 110th Street Kansas City MO 64153				
Account No: 1520 Representing: Citibank		Citibank PO Box 6003 Hagerstown MD 21747				
Account No: 1072 Creditor # : 13 City of Belton 506 Main Street Belton MO 64012	J	2006 Water Utility Services				\$ 69.88
Account No: 1072 Representing: City of Belton		Professional Accounts Services 6400 Glenwood Suite 100, Cloverleaf Bldg IV Shawnee Mission KS 66202				
Sheet No. 9 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$		\$ 10,344.88	
			Total \$			

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 1072 Representing: City of Belton		City of Belton PO Box 230 Belton MO 64012				
Account No: 1411 Creditor # : 14 Community America Credit Union 9777 Ridge Drive Lenexa KS 66219-9746	J	August 2005 Auto Deficiency Debt 2000 Ford Focus				\$ 5,571.00
Account No: 1411 Representing: Community America Credit Union		Community America Credit Union 11125 NW Ambassador Drive Kansas City MO 64153				
Account No: 1411 Representing: Community America Credit Union		Community America Credit Union 16110 West 65th Street Shawnee Mission KS 6217				
Account No: 1411 Representing: Community America Credit Union		Community America Credit Union PO Box 809002 Kansas City MO 64180				
Account No: 3332 Creditor # : 15 Diagnostic Imaging Center PO Box 419380 Kansas City MO 64141	J	February 2007 Medical Bills				\$ 137.00
Sheet No. 10 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$			\$ 5,708.00
			Total \$			

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 3332 Representing: Diagnostic Imaging Center		Diagnostic Imaging Center 6724 Troost, Suite 900 Kansas City MO 64131				
Account No: 3332 Representing: Diagnostic Imaging Center		Diagnostic Imaging Center 5500 College Boulevard Overland Park ID 66211				
Account No: 3332 Representing: Diagnostic Imaging Center		Diagnostic Imaging Center 5400 North Oak Trafficway Suite 206 Kansas City MO 64118				
Account No: 3281 Creditor # : 16 Discover Card PO Box 30395 Salt Lake City UT 84130		May 2005 Credit Card Account				\$ 3,849.00
Account No: 3281 Representing: Discover Card		Encore Receivable Mgt. Inc 400 North Rogers Road Olathe KS 66063				
Account No: 3281 Representing: Discover Card		Encore Receivable Mgt. Inc PO Box 3330 Olathe KS 66063				
Sheet No. 11 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$			\$ 3,849.00
			Total \$			

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 3281 Representing: Discover Card		CBCS PO Box 1838 Columbus OH 43216				
Account No: 3281 Representing: Discover Card		Discover Card PO Box 15521 Wilmington DE 19850				
Account No: 3281 Representing: Discover Card		CBCS PO Box 1810 Columbus OH 43216				
Account No: 3281 Representing: Discover Card		Discover Bankruptcy Department PO Box 8003 Hilliard OH 43026				
Account No: 3281 Representing: Discover Card		Discover Card 16141 Swingly Ridge Road Suite 205 Chesterfield MO 63017				
Account No: 7642 Creditor # : 17 High-Tech Institute 2250 West Peoria Avenue A200 Phoenix AZ 85029		2007 Simple Interest Private Loan				\$ 4,965.64
Sheet No. 12 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$		\$ 4,965.64	
			Total \$			

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 7642 Representing: High-Tech Institute		High-Tech Institute 9001 State Line Road Kansas City MO 64114				
Account No: 7642 Representing: High-Tech Institute		SLM Financial 3000 Lincoln Drive East Marlton NJ 08053				
Account No: 7870 Creditor # : 18 HSBC Bankruptcy Department Corp. Ctr., 90 Christiana Road New Castle DE 19720	J	May 2005 Credit Card Account				\$ 830.00
Account No: 7870 Representing: HSBC		HSBC Card Services PO Box 80053 Salinas CA 93912				
Account No: 7870 Representing: HSBC		HSBC Card Services PO Box 19360 Portland OR 97280				
Account No: 7870 Representing: HSBC		HSBC Card Services PO Box 5222 Carol Stream IL 60197				
Sheet No. 13 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ Total \$ \$ 830.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4134		J May 2005				\$ 1,815.00
Creditor # : 19 HSBC Bankruptcy Department Corp. Ctr., 90 Christiana Road New Castle DE 19720		Credit Card Account				
Account No: 4134						
Representing: HSBC		Arrow Financial Services 7301 North Lincoln Avenue Suite 220 Chicago IL 60712-1709				
Account No: 4134						
Representing: HSBC		Arrow Financial Services PO Box 1206 Oaks PA 19456-1206				
Account No: 4134						
Representing: HSBC		Cambece Law Office 199 Rosewood Drive, Suite 11 Danvers MA 10923				
Account No: 4134						
Representing: HSBC		HSBC PO Box 97280 Portland OR 97280				
Account No: 4134						
Representing: HSBC		HSBC PO Box 80053 Salinas CA 93912				

Sheet No. 14 of 24 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 2,645.00**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4134 Representing: HSBC		HSBC PO Box 5222 Carol Stream IL 60197				
Account No: 4134 Representing: HSBC		Cambece Law Office Eight Bourbon Street Peabody MA 01960				
Account No: 8775 Creditor # : 20 Lab One 10101 Renner Blvd Lenexa KS 66219-9752	J	March 2006 Medical Bills				\$ 423.55
Account No: 8775 Representing: Lab One		Lab One 200 Northeast 54th Street Building 2, Suite 101 Kansas City MO 64111				
Account No: 8775 Representing: Lab One		Lab One Billing Correspondence PO Box 650650 Dallas TX 75265-0650				
Account No: 8775 Representing: Lab One		Lab One PO Box 801603 Kansas City MO 64180-1603				
Sheet No. 15 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ 423.55 Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 1613 Creditor # : 21 Lab One 10101 Renner Blvd Lenexa KS 66219-9752		J March 2006 Medical Bills				\$ 27.15
Account No: 1613 Representing: Lab One		Lab One Billing Correspondence PO Box 650650 Dallas TX 75265-0650				
Account No: 1613 Representing: Lab One		Lab One 200 Northeast 54th Street Building 2, Suite 101 Kansas City MO 64111				
Account No: 1613 Representing: Lab One		Lab One PO Box 801603 Kansas City MO 64180-1603				
Account No: 1613 Representing: Lab One		Berlin Wheeler PO Box 479 Topeka KS 66601				
Account No: 1613 Representing: Lab One		Berlin Wheeler 2942 Southwest Wanamaker Topeka KS 66614				
Sheet No. 16 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ 450.70 Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: N/A Creditor # : 22 Markey Meadows 414 Markey Terrace Belton MO 64012		J March 2006 Apartment Lease Claim				\$ 2,500.00
Account No: 8987 Creditor # : 23 NCO Financial Systems PO Box 41466 Philadelphia PA 19101	J	2006 Collection Account Collection for Kansas City Metropolitan Community College				\$ 228.00
Account No: 8987 Representing: NCO Financial Systems		NCO Financial Services Corporate Office PO Box 13570 Philadelphia PA 19101				
Account No: 8987 Representing: NCO Financial Systems		NCO Financial Systems PO Box 4905 Trenton NJ 08650				
Account No: 8987 Representing: NCO Financial Systems		NCO Financial Systems 25210 Crenshaw Boulevard Torrance CA 90505				
Account No: N/A Creditor # : 24 Quik Cash 8318 East 171st Street Belton MO 64012	H	2007 Payday Loan				\$ 400.00
Sheet No. 17 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$	Total \$	\$ 3,128.00	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: N/A Representing: Quik Cash		Quik Cash Corporate 2812 West 47th Avenue Kansas City KS 66103				
Account No: N/A Representing: Quik Cash		Quik Cash 8110 Northeast 69 Highway Liberty MO 64068				
Account No: N/A Representing: Quik Cash		Quik Cash 16218 East 24 Highway Independence MO 64056				
Account No: 703 Creditor # : 25 Research Mental Health Svcs. 901 North East Independence Lee's Summit MO 64086	J	2005-2006 Mental Health Services				\$ 349.20
Account No: 0002 Creditor # : 26 Sallie Mae Servicing Corp. PO Box 9500 Wilkes Barre PA 18773-9500	J	2004 Unsecured Student Loan				\$ 3,443.00
Account No: 0002 Representing: Sallie Mae Servicing Corp.		Sallie Mae Servicing Corp. PO Box 4600 Wilkes Barre PA 18773-4600				
Sheet No. 18 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$	\$ 3,792.20		
			Total \$			

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						

Account No: 0002

Representing:

Sallie Mae Servicing Corp.

Sallie Mae Servicing Corp.
1002 Arthur Drive
Lynn Haven FL 32444

Account No: 0002

Representing:

Sallie Mae Servicing Corp.

Sallie Mae Servicing Corp.
PO Box 4200
Wilkes Barre PA 18773-4200

Account No: 0001

Creditor # : 27

Sallie Mae Servicing Corp.
PO Box 9500
Wilkes Barre PA 18773-9500

J

2004
Unsecured Student Loan

\$ 3,597.00

Account No: 0001

Representing:

Sallie Mae Servicing Corp.

Sallie Mae Servicing Corp.
1002 Arthur Drive
Lynn Haven FL 32444

Account No: 0001

Representing:

Sallie Mae Servicing Corp.

Sallie Mae Servicing Corp.
Siouxland FCU
PO Box 4700
Wilkes Barre PA 18773-4700

Account No: 57 9

Creditor # : 28

Southwestern Bell
PO Box 930170
Dallas TX 75265

J

November 2005
Telephone Service

\$ 425.96

Sheet No. 19 of 24 continuation sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 4,022.96

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 57 9 Representing: Southwestern Bell		Southwestern Bell Telephone Risk Management One SVC Center, Room 39-N-13 St. Louis MO 63101-3099				
Account No: 57 9 Representing: Southwestern Bell		Southwestern Bell Telephone Collection Agency 801 Canadian Trails Dr. Norman OK 73072				
Account No: 57 9 Representing: Southwestern Bell		Southwestern Bell Telephone Bankruptcy Department PO Box 1167 Arlington TX 76004				
Account No: 57 9 Representing: Southwestern Bell		Encore Receivable Mgt. Inc 400 North Rogers Road Olathe KS 66063				
Account No: 57 9 Representing: Southwestern Bell		Encore Receivable Mgt. Inc PO Box 3330 Olathe KS 66063				
Account No: 5504 Creditor # : 29 State Line Eye Care Center, PC 7701 State Line Road Kansas City MO 64114	J	January 2007 Medical Bills				\$ 115.00
Sheet No. 20 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$			\$ 115.00
			Total \$			

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER ,

Case No. 07-44067-abf

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 7510 Creditor # : 30 Time Warner Cable Legal Department 6550 Winchester Avenue Kansas City MO 64133		J June 2006 Cable Service				\$ 365.00
Account No: 7510 Representing: Time Warner Cable		Credit Protection Association PO Box 802068 Dallas TX 75380				
Account No: 7510 Representing: Time Warner Cable		Credit Protection Association 1355 Noel Road Suite 2100 Dallas TX 75240				
Account No: 7510 Representing: Time Warner Cable		Credit Protection Association PO Box 809099 Dallas TX 75380				
Account No: 7510 Representing: Time Warner Cable		Time Warner Cable PO Box 2599 Omaha NE 68103				
Account No: 7510 Representing: Time Warner Cable		Time Warner Cable PO Box 9037 Addison TX 75001-9037				
Sheet No. 21 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ 480.00 Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 7510						
<div> <div>Representing:</div> <div>Time Warner Cable</div> </div> <div> <div>Time Warner Cable</div> <div>12909 South 71 Highway</div> <div>Grandview MO 64030</div> </div>						
Account No: 4257	J	February 2006 Cellular Telephone Service				\$ 382.00
<div> <div>Creditor # : 31</div> <div>T-Mobile</div> <div>Bankruptcy Department</div> <div>PO Box 37380</div> <div>Albuquerque NM 87176</div> </div>						
Account No: 4257		T-Mobile PO Box 790047 St. Louis MO 63179				
<div> <div>Representing:</div> <div>T-Mobile</div> </div>						
Account No: 4257		T-Mobile 5600 Bannister Road, Unit 1 Kansas City MO 64137				
<div> <div>Representing:</div> <div>T-Mobile</div> </div>						
Account No: 4257		T-Mobile PO Box 742596 Cincinnati OH 45274				
<div> <div>Representing:</div> <div>T-Mobile</div> </div>						
Account No: 4257		Gary S. Olshan, PC Attorney At Law PO Box 3020 Birmingham AL 35202				
<div> <div>Representing:</div> <div>T-Mobile</div> </div>						
<div> <div>Sheet No. 22 of 24 continuation sheets attached to Schedule of</div> <div>Creditors Holding Unsecured Nonpriority Claims</div> </div>						<div>Subtotal \$</div> <div>Total \$</div>
						\$ 382.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 4257 Representing: T-Mobile		AmSher Collection Services 2090 Columbiana Road Suite 3000 Birmingham AL 35216				
Account No: 4257 Representing: T-Mobile		AmSher Collection Services 600 Beacon Parkway W, Ste. 300 Birmingham AL 35209				
Account No: 3-13 Creditor # : 32 United Catholic Credit Union 7043 Blue Ridge Raytown MO 64133	J	2005 Personal Loan				\$ 564.46
Account No: 3-13 Representing: United Catholic Credit Union		A. R. Parelman, Attorney 7th Floor, Harzfeld Building Town Pavilion 1111 Main Street Kansas City MO 64105				
Account No: 3-13 Representing: United Catholic Credit Union		A. R. Parelman, Attorney PO Box 26672 Kansas City MO 64196				
Account No: 0000 Creditor # : 33 White Oak Psyciatric Services Dr. Mirza 1080 South Outer Road, Ste 202 Blue Springs MO 64015	J	2005-2006 Mental Health Services				\$ 185.00
Sheet No. 23 of 24 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ Total \$ \$ 749.46

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,

Case No. 07-44067-abf
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 0501		2006				\$ 855.00
Creditor # : 34		Installment Account / Write Off				
World Finance 12024 Blue Ridge Blvd Grandview MO 64030						
Account No: 0501						
Representing: World Finance		World Finance 5710 Northeast Antioch Gladstone MO 64119				
Account No: 0501						
Representing: World Finance		World Finance Customer Service PO Box 182124 Columbus OH 43218				
Account No: 0501						
Representing: World Finance		World Financial PO Box 659704 San Antonio TX 78265-9704				
Account No:						
Account No:						
Sheet No. 24 of 24 continuation sheets attached to Schedule of						
Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ 855.00
						Total \$
						\$ 69,882.96

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER / DebtorCase No. 07-44067-abf

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER / DebtorCase No. 07-44067-abf

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceeding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C 112 ; Fed.Bankr.P. 1007(m).

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,
Debtor(s)

Case No. 07-44067-abf
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter	AGE(S): 8
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Van Driver	Medical Assistant
Name of Employer	Rediscover Mental Health	Take Care Health
How Long Employed	8 Yrs	1 Yr
Address of Employer	6801 East 117th Street Kansas City MO 64131	Belton MO 64012
INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 775.46	\$ 3,160.63
2. Estimate Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 775.46	\$ 3,160.63
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 169.10	\$ 300.13
b. Insurance	\$ 0.00	\$ 164.67
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify): 401(k)	\$ 0.00	\$ 54.17
Life Insurance on child	\$ 2.92	\$ 0.00
Soc. Sec. Medical Insurance	\$ 94.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 266.02	\$ 518.96
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 509.44	\$ 2,641.66
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from Real Property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance		
Specify: Social Security Disability	\$ 720.30	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income		
Specify: Daughter: Social Security	\$ 0.00	\$ 360.10
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 720.30	\$ 360.10
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,229.74	\$ 3,001.76
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 4,231.50	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER,
Debtor(s)Case No. 07-44067-abf
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	275.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	240.00
b. Water and sewer	\$	50.00
c. Telephone	\$	120.00
d. Other Trash Pick Up Service	\$	25.00
Other 2 Cellular Telephones	\$	140.00
Other Cable & Internet Service	\$	145.00
3. Home maintenance (repairs and upkeep)	\$	35.00
4. Food	\$	515.00
5. Clothing	\$	130.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	379.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	80.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	25.00
b. Life	\$	0.00
c. Health	\$	80.00
d. Auto	\$	95.00
e. Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) Personal Property Tax/License	\$	30.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other: Student Loan Repayment	\$	250.00
c. Other: Child/Activities/School/Music	\$	155.00
d. Other: Educational Expense	\$	165.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Household Items/Cleaning Sup.	\$	55.00
Other: Toiletries/Personal Care Items	\$	55.00
Other: Babysitting	\$	200.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,229.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	4,231.51
b. Average monthly expenses from Line 18 above	\$	4,229.00
c. Monthly net income (a. minus b.)	\$	2.51

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

In re: **JOSEPH GERARD FOURNIER, JR.**
and
MARIE LOUISE FOURNIER

Case No. **07-44067-abf**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**Year to date: 2007 Year to
date income from employment
- \$8,225.96**

**2007: Rediscover, 901 Northeast Independence Avenue, Lee's
Summit MO - \$8,225.96**

**Last Year: 2006 Gross income
from employment - \$9,306.34**

**2006: Rediscover, 901 Northeast Independence Avenue, Lee's
Summit MO - \$6,606.54; Excel Care Health Services, 10711
Barkley, Overland Park KS - \$2,699.80**

**Year before: 2005 Gross
income from employment -
\$8,393.49**

**2005: Rediscover, 901 Northeast Independence Avenue, Lee's
Summit MO - \$8,393.49**

QUESTION 1 CONTINUED ...

AMOUNT

SOURCE

Year to date: 2007 Year to date income from employment - \$13,069.62

2007: Take Care Health Kansas PA, 161 Washington Street 14T, Eight Tower Bridge, Suite 14, Conshohocken PA 19428 - \$13,069.62

Last Year: 2006 Gross income from employment - \$2,2928.23

2006: Warren Retina Associates, 12905 Westgate, Overland Park KS - \$3,820.63; Midwest Women's Heath Care, 6400 Prospect, Suite 598, Kansas City MO - \$17,416.56; Take Care Health Kansas PA, 161 Washington Street 14T, Eight Tower Bridge, Suite 14, Conshohocken PA 19428 - \$1,691.04

Year before: 2005 Gross income from employment - \$21,009.97

2005: Warren Retina Associates, 12905 Westgate, Overland Park KS - \$2,680.88; Midwest Women's Heath Care, 6400 Prospect, Suite 598, Kansas City MO - \$18,329.09

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date: Year to date income from source other than employment - \$7,923.30

2007: Social Security Benefits - \$7,923.30

Last Year: 2006 Gross income from source other than employment - \$8,358.00

2006: Social Security Benefits - \$8,358.00

Year before: 2005 Gross income from source other than employment - \$8,367.60

2005: Social Security Benefits - \$8,367.60

Year to date: Year to date income from source other than employment - \$0.00

2007: N/A

Last Year: 2006 Gross income from source other than employment - \$0.00

2006: N/A

Year before: 2005 Gross income from source other than employment - \$0.00

2005: N/A

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

☒ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<i>Name: Community America Credit Union Address: 9777 Ridge Drive Lenexa KS</i>	<i>06/2007</i>	<i>Description: 2000 Ford Focus Value: \$2873.00</i>

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**8. Losses**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**9. Payments related to debt counseling or bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee & Address:</i>	<i>Date of Payment:</i>	<i>05/08/2006: \$150.00</i>
<i>Kenneth P. Eitel, Jr.</i>	<i>05/08/2006</i>	<i>06/02/2006: \$250.00</i>
<i>The Englewood Court Building</i>	<i>06/02/2006</i>	<i>08/06/2007: \$200.00</i>
<i>401 NW Englewood Road</i>	<i>08/06/2007</i>	<i>08/20/2007: \$100.00</i>
<i>Suite 100</i>	<i>08/20/2007</i>	<i>08/27/2007: \$300.00</i>
<i>Kansas City MO 64118</i>	<i>08/27/2007</i>	<i>09/05/2007: \$200.00</i>
	<i>09/05/2007</i>	
	<i>Payor: JOSEPH GERARD</i>	
	<i>FOURNIER, JR. & MARIE LOUI</i>	

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

☒ NONE**11. Closed financial accounts**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**12. Safe deposit boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**13. Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors

filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

☒ NONE

15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
<i>Debtor & Address:</i> <i>Joseph Gerard Fournier</i> <i>Marie Louise Fournier</i> <i>929 Markey Drive</i> <i>Belton MO 64012</i>	<i>Name(s):</i> <i>Joseph Gerard Fournier</i> <i>Marie Louise Fournier</i>	<i>06/2005 -</i> <i>3/2006</i>
<i>Debtor & Address:</i> <i>Joseph Gerard Fournier</i> <i>Marie Louise Fournier</i> <i>502 Fifth Street</i> <i>Apartment A</i> <i>Belton MO 64012</i>	<i>Name(s):</i> <i>Joseph Gerard Fournier</i> <i>Marie Louise Fournier</i>	<i>02/2005 -</i> <i>05/2005</i>
<i>Debtor & Address:</i> <i>Joseph Gerard Fournier</i> <i>Marie Louise Fournier</i> <i>310 Prairie Lane</i> <i>Belton MO 64012</i>	<i>Name(s):</i> <i>Joseph Gerard Fournier</i> <i>Marie Louise Fournier</i>	<i>07/2002 -</i> <i>01/2005</i>

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

☒ NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

☒ NONE

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/29/2007

Signature /s/ JOSEPH GERARD FOURNIER, JR.
of Debtor

Date 11/29/2007

Signature /s/ MARIE LOUISE FOURNIER
of Joint Debtor
(if any)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**In re **JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER**Case No. **07-44067-abf**
Chapter **7**

_____/ Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - HUSBAND'S DEBTS

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☒ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

Signature of Debtor(s)Date: 11/29/2007Debtor: /s/ JOSEPH GERARD FOURNIER, JR.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**In re **JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER**Case No. **07-44067-abf**
Chapter **7**

_____/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☒ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

Signature of Debtor(s)Date: 11/29/2007Debtor: /s/ MARIE LOUISE FOURNIER

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**In re **JOSEPH GERARD FOURNIER, JR. and MARIE LOUISE FOURNIER**Case No. **07-44067-abf**
Chapter **7**

_____/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☒ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

Signature of Debtor(s)Date: 11/29/2007Debtor: /s/ JOSEPH GERARD FOURNIER, JR.Date: 11/29/2007Joint Debtor: /s/ MARIE LOUISE FOURNIER

In re JOSEPH GERARD FOURNIER & MARIE LOUISE FOURNIER
Debtor(s)
Case Number: 07-44067-abf
(If known)

According to the calculations required by this statement:
☐ **The presumption arises.**
☒ **The presumption does not arise.**
(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS

1	<p>If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).</p>
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Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input checked="" type="checkbox"/> Married, filing jointly Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>											
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six month total by six, and enter the result on the appropriate line.	Column A	Column B									
		Debtor's Income	Spouse's Income									
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$893.75	\$2,536.91									
4	<p>Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;">Gross receipts</td> <td style="width: 35%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	c.	Business income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross receipts	\$0.00										
b.	Ordinary and necessary business expenses	\$0.00										
c.	Business income	Subtract Line b from Line a										
5	<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;">Gross receipts</td> <td style="width: 35%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross receipts	\$0.00										
b.	Ordinary and necessary operating expenses	\$0.00										
c.	Rent and other real property income	Subtract Line b from Line a										
6	Interest, dividends, and royalties.	\$0.00	\$0.00									
7	Pension and retirement income.	\$0.00	\$0.00									

8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.		\$0.00	\$0.00						
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%;"> <tr> <td style="width: 33%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 33%;">Debtor <u>\$0.00</u></td> <td style="width: 33%;">Spouse <u>\$0.00</u></td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <u>\$0.00</u>	Spouse <u>\$0.00</u>	\$0.00	\$0.00			
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <u>\$0.00</u>	Spouse <u>\$0.00</u>								
10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 60%;"></td> <td style="width: 30%; text-align: center;">0</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: center;">0</td> </tr> </table>		a.		0	b.		0	\$0.00	\$0.00
a.		0								
b.		0								
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$893.75	\$2,536.91						
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		\$3,430.66							

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.		\$41,167.92
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>MISSOURI</u> b. Enter debtor's household size: <u>3</u>		\$54,488.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$

Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$

20B	<p>Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Housing and Utilities Standards; mortgage/rental expenses</td> <td style="width: 30%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expenses	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expenses	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p>Local Standards: housing and utilities; adjustment. if you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <div style="border: 1px solid black; height: 50px; width: 100%;"></div>	\$									
22	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input checked="" type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs, First Car</td> <td style="width: 30%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, First Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs, First Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs, Second Car</td> <td style="width: 30%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>										
26	<p>Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.</p>	\$									

27	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.	\$
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$
31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service -- such as cell phones, pagers, call waiting, caller id, special long distance, or internet service -- to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32	\$

Subpart B: Additional Expense Deductions under § 707(b)**Note: Do not include any expenses that you have listed in Lines 19-32**

34	Health Insurance, Disability Insurance and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> <tr> <td colspan="2"></td> <td>Total: Add Lines a, b and c</td> </tr> </table>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$			Total: Add Lines a, b and c	\$
a.	Health Insurance	\$												
b.	Disability Insurance	\$												
c.	Health Savings Account	\$												
		Total: Add Lines a, b and c												
35	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$												
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$												
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$												
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$												
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$												
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$												
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$												

Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.			
		Name of Creditor	Property Securing the Debt	60-Month Average Payment
	a.			\$
	b.			\$
	c.			\$
	d.			\$
	e.			\$
				Total: Add Lines a - e
43	Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.			
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
	a.			\$
	b.			\$
	c.			\$
	d.			\$
	e.			\$
				Total: Add Lines a - e
44	Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.			\$
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.			
	a.	Projected average monthly Chapter 13 plan payment.		\$
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		x \$
	c.	Average monthly administrative expense of Chapter 13 case		Total: Multiply Lines a and b
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.			\$

Subpart D: Total Deductions Allowed under § 707(b)(2)

47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$

51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$6,000 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$10,000. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

PART VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	Total: Add Lines a, b, and c	
		\$

Part VIII: VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>	
	Date: <u>11/29/2007</u> Signature: <u>/s/ JOSEPH GERARD FOURNIER, JR.</u> (Debtor)	
	Date: <u>11/29/2007</u> Signature: <u>/s/ MARIE LOUISE FOURNIER</u> (Joint Debtor, if any)	